

## **CHIP eases guidelines for eligibility**

By IR Staff - 07/03/07

New guidelines went into effect this week that make thousands more children eligible for Montana's Children's Health Insurance Plan.

CHIP provides free or low-cost health insurance for children up to age 19 who are not eligible for Medicaid and whose families cannot afford other insurance.

The guidelines, approved by the 2007 Legislature and Gov. Brian Schweitzer, increase the annual income requirements for the plan from 150 percent of poverty level to 175 percent.

That translates to an annual income of \$36,138 for a family of four, up more than \$5,000 from under past guidelines.

The new guidelines went into effect Sunday.

According to Jackie Forba, CHIP bureau chief for the state Department of Public Health and Human Services, there is currently no waiting list for the plan, and there are about 2,100 open spots.

Forba said studies have shown that 19,000 children live at under 150 percent of poverty level in Montana. DPHHS estimates an additional 3,000 children will be eligible for CHIP under the new rules.

Forba said many families have applied for CHIP in the past only to find out they're above the income limit, so she knows there is a need for the increased eligibility.

She said that some working families might not realize they are eligible for programs like CHIP or Medicaid so they don't apply.

"Even if people think they might not be eligible, we encourage them to apply anyway because there are additional credits for child care or work-related expenses," Forba said.

According to DPHHS, 16 percent, or approximately 37,000 Montana children do not have health insurance. It is estimated about half of those children may be eligible for CHIP or Medicaid.

To download an application or learn more about CHIP, visit [www.chip.mt.gov](http://www.chip.mt.gov) or call toll-free at 1-877-Kids-Now (1-877-543-7669).